

Indicator 6: Accuracy of Weekly Rates and Total Payments - 3rd Quarter 2003

Large Insurers (400 Claims or more per year)

NAIC	INSURER	Reports	Errors	Accuracy ratio	Year to date	3yr percent
21407	EMCASCO INSURANCE CO	245	7	97.1%	94.9%	94.6%
26069	WAUSAU BUSINESS INS CO	253	8	96.8%	92.5%	92.2%
SI	CITY OF MILWAUKEE	445	19	95.7%	96.5%	97.8%
21458	EMPLOYERS INSURANCE OF WA	956	46	95.2%	93.1%	91.7%
23817	ILLINOIS NATIONAL INS CO	208	11	94.7%	90.5%	91.1%
15350	WEST BEND MUTUAL INS CO	1,146	80	93.0%	94.2%	95.5%
40827	COMBINED SPECIALTY INSURA	341	24	93.0%	89.7%	91.7%
24988	SENTRY INSURANCE A MUTUAL	1,096	81	92.6%	91.7%	90.6%
15261	SOCIETY INSURANCE A MUTUA	760	58	92.4%	89.7%	92.2%
24449	REGENT INSURANCE CO	496	39	92.1%	91.6%	93.1%
23043	LIBERTY MUTUAL INS CO	374	30	92.0%	89.1%	89.7%
15091	RURAL MUTUAL INS CO	196	17	91.3%	93.7%	92.3%
16535	ZURICH AMERICAN INSURANCE C	905	79	91.3%	90.8%	92.5%
26042	WAUSAU UNDERWRITERS INS C	297	29	90.2%	91.9%	93.1%
20494	TRANSPORTATION INSURANCE C	458	45	90.2%	88.8%	91.1%
24872	CONNECTICUT INDEMNITY CO T	70	7	90.0%	86.8%	91.6%
SI	DEPT OF ADMINISTRATION	269	29	89.2%	91.9%	92.9%
30562	AMERICAN MANUFACTURERS M	64	7	89.1%	87.1%	84.6%
25674	TRAVELERS INDEMNITY CO OF I	530	61	88.5%	88.6%	91.3%
23035	LIBERTY MUTUAL FIRE INS CO	702	82	88.3%	88.7%	86.3%
14184	ACUITY INSURANCE CO	680	81	88.1%	86.7%	92.9%
29157	UNITED WISCONSIN	379	48	87.3%	88.7%	92.5%
10677	CINCINNATI INSURANCE CO TH	217	28	87.1%	87.5%	89.6%
19445	NATIONAL UNION FIRE INS CO O	174	23	86.8%	85.8%	87.3%
SI	GENERAL MOTORS CORPORATI	99	14	85.9%	84.5%	81.6%
18910	AMERICAN PROTECTION INS CO	198	31	84.3%	89.2%	91.6%
24147	OLD REPUBLIC INS CO	304	48	84.2%	87.3%	89.5%
22748	PACIFIC EMPLOYERS INS CO	162	27	83.3%	79.5%	87.4%
35386	FIDELITY & GUARANTY INS CO	199	43	78.4%	81.0%	86.2%
22977	LUMBERMENS MUTUAL CAS CO	176	48	72.7%	78.2%	83.4%
		12,399	1,150	90.7%	90.2%	91.5%

Indicator 6: Accuracy of Weekly Rates and Total Payments - 3rd Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

NAIC	INSURER	Reports	Errors	Accuracy ratio	Year to date	3yr percent
SI	STORA ENSO NORTH AMERICA C	62	1	98.4%	99.0%	95.0%
SI	COUNTY OF MILWAUKEE	139	3	97.8%	98.4%	98.6%
24830	CITIES & VILLAGES MUTUAL IN	42	2	95.2%	97.1%	97.3%
13021	UNITED FIRE & CASUALTY CO	29	1	96.6%	97.0%	91.4%
18988	AUTO OWNERS INS CO	58	1	98.3%	97.0%	96.8%
21415	EMPLOYERS MUTUAL CASUALT	232	9	96.1%	96.8%	95.1%
SI	SCHNEIDER NATIONAL CARRIE	73	4	94.5%	96.7%	95.2%
SI	BRIGGS & STRATTON CORP	72	2	97.2%	96.6%	95.9%
SI	COOPER POWER SYSTEMS INC	41	2	95.1%	95.9%	93.4%
SI	MILWAUKEE TRANSPORT SERV	51	3	94.1%	95.7%	96.1%
22543	SECURA INSURANCE A MUTUAL	223	9	96.0%	95.5%	94.6%
13935	FEDERATED MUTUAL INS CO	122	4	96.7%	95.2%	94.9%
25402	AMCOMP ASSURANCE CORP	130	5	96.2%	95.2%	95.2%
SI	BRUNSWICK CORPORATION	57	4	93.0%	94.8%	94.1%
24791	ST PAUL MERCURY INS CO	46	2	95.7%	94.7%	96.2%
26956	WIS COUNTY MUTUAL INS CORP	62	1	98.4%	94.0%	95.3%
31895	AMERICAN INTERSTATE INS CO	46	0	100.0%	93.9%	94.1%
24228	PEKIN INSURANCE CO	49	1	98.0%	93.8%	90.6%
19410	COMMERCE & INDUSTRY INS C	100	8	92.0%	93.7%	93.3%
19305	ASSURANCE COMPANY OF AME	34	1	97.1%	93.6%	93.7%
24678	ROYAL INDEMNITY CO	134	6	95.5%	93.5%	92.9%
26980	ROYAL INSURANCE CO OF AME	36	3	91.7%	93.2%	91.5%
13986	FRANKENMUTH MUTUAL INS C	147	8	94.6%	93.2%	92.8%
24414	GENERAL CAS CO OF WI	178	11	93.8%	93.0%	93.2%
22918	AMERICAN MOTORISTS	66	5	92.4%	92.7%	90.2%
40967	ST PAUL FIRE & CASUALTY INS C	77	3	96.1%	92.7%	92.7%
24902	SECURITY INSURANCE CO OF HA	78	7	91.0%	92.7%	94.3%
10239	SECURA SUPREME	19	2	89.5%	92.6%	93.0%
SI	UW-SYSTEM ADMINISTRATION	125	4	96.8%	92.6%	93.2%
SI	CITY OF MADISON	85	4	95.3%	92.6%	96.8%
25682	TRAVELERS INDEMNITY CO OF C	57	5	91.2%	92.5%	90.7%
26425	WAUSAU GENERAL INS CO	75	3	96.0%	92.4%	92.8%
SI	MILWAUKEE BOARD OF SCHOO	146	19	87.0%	92.3%	95.5%
24589	AMERICAN & FOREIGN INS CO	138	13	90.6%	92.3%	93.7%
14303	INTEGRITY MUTUAL INS CO	138	8	94.2%	92.1%	94.2%
24767	ST PAUL FIRE & MARINE INS CO	136	11	91.9%	92.1%	92.3%
20346	PACIFIC INDEMNITY CO	28	1	96.4%	91.8%	91.2%
20281	FEDERAL INSURANCE CO	97	7	92.8%	91.6%	90.8%
42480	VENTURE INS CO	53	5	90.6%	91.5%	92.7%
19259	SELECTIVE INS CO OF SOUTH CA	43	1	97.7%	91.5%	89.6%
SI	KOHLER CORPORATION	134	11	91.8%	90.7%	96.0%
19429	INSURANCE COMPANY OF STAT	76	6	92.1%	90.7%	88.6%
SI	DAIMLERCHRYSLER CORPORAT	42	1	97.6%	90.6%	89.3%
29459	TWIN CITY FIRE INS CO	178	16	91.0%	90.6%	90.3%
21873	FIREMANS FUND INS CO	70	4	94.3%	90.6%	93.2%
39357	TRAVELERS INSURANCE CO TH	95	16	83.2%	90.4%	89.9%
21237	CASUALTY RECIPROCAL EXCHA	13	0	100.0%	90.2%	92.5%
19380	AMERICAN HOME ASSURANCE C	223	24	89.2%	90.2%	89.9%
22322	GREENWICH INSURANCE CO	107	12	88.8%	89.2%	90.7%
31003	TRI STATE INS CO OF MN	199	14	93.0%	89.1%	90.9%

Indicator 6: Accuracy of Weekly Rates and Total Payments - 3rd Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

NAIC	INSURER	Reports	Errors	Accuracy ratio	Year to date	3yr percent
42404	LIBERTY INSURANCE CORP	63	7	88.9%	89.1%	90.6%
20486	TRANSCONTINENTAL INSURAN	101	15	85.1%	89.0%	91.5%
10472	CAPITOL INDEMNITY CORP	91	5	94.5%	88.8%	87.7%
19682	HARTFORD FIRE INSURANCE CO	46	6	87.0%	88.6%	90.1%
15393	WISCONSIN AMERICAN MUTUA	37	1	97.3%	88.3%	85.6%
22659	INDIANA INSURANCE CO	26	4	84.6%	88.2%	89.5%
30104	HARTFORD UNDERWRITERS INS	60	7	88.3%	88.1%	88.9%
10166	ACCIDENT FUND INS CO OF AME	121	20	83.5%	88.1%	89.7%
SI	GEORGIA PACIFIC CORPORATIO	18	1	94.4%	87.7%	89.5%
25879	FIDELITY & GUARANTY INS UND	11	3	72.7%	87.5%	87.5%
19275	AMERICAN FAMILY MUTUAL I	152	23	84.9%	86.9%	92.1%
14591	MILWAUKEE MUTUAL INS CO	23	0	100.0%	86.7%	86.8%
40142	AMERICAN ZURICH INS CO	34	3	91.2%	85.7%	90.3%
20443	CONTINENTAL CASUALTY CO	74	13	82.4%	84.2%	87.5%
25887	UNITED STATES FIDELITY & GUA	115	15	87.0%	81.9%	89.1%
SI	WISCONSIN BELL INC	35	8	77.1%	76.6%	85.3%
19895	ATLANTIC MUTUAL INS CO	18	3	83.3%	76.0%	84.5%
41181	UNIVERSAL UNDERWRITERS IN	44	4	90.9%	74.0%	84.2%
25976	UTICA MUTUAL INS CO	13	3	76.9%	69.6%	75.7%
		5,743	434	92.4%	91.8%	92.4%

Indicator 6: Accuracy of Weekly Rates and Total Payments - 3rd Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

NAIC	INSURER	Reports	Errors	Accuracy ratio	Year to date	3yr_percent
SI	WISCONSIN PUBLIC SERVICE CO	10	0	100.0%	100.0%	98.4%
24775	ST PAUL GUARDIAN INS CO	15	0	100.0%	100.0%	98.3%
SI	MARTEN TRANSPORT LTD	28	1	96.4%	96.9%	98.1%
SI	COUNTY OF WAUKESHA	10	0	100.0%	100.0%	96.9%
SI	COUNTY OF LA CROSSE	25	1	96.0%	98.6%	96.9%
SI	TECUMSEH PRODUCTS COMPAN	40	2	95.0%	91.7%	96.8%
SI	HARNISCHFEGER CORPORATIO	24	0	100.0%	98.1%	96.4%
SI	CASE LLC	20	0	100.0%	97.2%	96.2%
SI	COUNTY OF BROWN	8	0	100.0%	100.0%	96.2%
SI	ALLEN-BRADLEY COMPANY LL	21	1	95.2%	98.6%	95.7%
21857	AMERICAN INSURANCE CO THE	6	0	100.0%	100.0%	95.7%
20109	BITUMINOUS FIRE & MARINE IN	14	4	71.4%	82.4%	95.6%
SI	COUNTY OF DANE	22	2	90.9%	88.1%	95.6%
20508	VALLEY FORGE INS CO	76	1	98.7%	96.7%	95.3%
20397	VIGILANT INSURANCE CO	28	0	100.0%	100.0%	95.2%
21865	ASSOCIATED INDEMNITY CORP	21	1	95.2%	91.1%	95.0%
SI	COUNTY OF WINNEBAGO	7	1	85.7%	93.8%	94.9%
21113	UNITED STATES FIRE INS CO	28	3	89.3%	91.8%	94.9%
23280	CINCINNATI INDEMNITY CO	2	0	100.0%	95.5%	94.9%
18767	CHURCH MUTUAL INSURANCE C	36	1	97.2%	89.5%	94.6%
24112	WESTFIELD INSURANCE CO	12	1	91.7%	91.2%	94.5%
25143	STATE FARM FIRE & CASUALTY C	26	0	100.0%	92.3%	94.2%
SI	COUNTY OF OUTAGAMIE	35	1	97.1%	94.9%	94.2%
11371	GREAT WEST CASUALTY CO	22	1	95.5%	92.7%	93.9%
SI	COUNTY OF WALWORTH	22	3	86.4%	89.7%	93.7%
22292	HANOVER INSURANCE CO THE	24	2	91.7%	95.0%	93.7%
SI	USF HOLLAND INC	27	2	92.6%	96.2%	93.4%
SI	COUNTY OF MANITOWOC	4	2	50.0%	85.7%	93.4%
SI	COUNTY OF JEFFERSON	12	0	100.0%	96.4%	93.2%
15377	WESTERN NATIONAL MUTUAL I	22	2	90.9%	94.7%	93.1%
25615	CHARTER OAK FIRE INS CO	11	1	90.9%	94.7%	92.8%
SI	EMERSON ELECTRIC COMPANY	30	2	93.3%	95.5%	92.7%
SI	RIPON FOODS INC	12	0	100.0%	100.0%	92.5%
SI	WISCONSIN ELECTRIC POWER C	20	0	100.0%	94.9%	92.4%
13439	PARTNERS MUTUAL INS CO	18	1	94.4%	91.3%	92.4%
14265	INDIANA LUMBERMENS MUTUA	16	0	100.0%	98.0%	92.2%
19356	MARYLAND CASUALTY CO	15	3	80.0%	88.8%	91.9%
SI	COUNTY OF SHEBOYGAN	21	2	90.5%	93.1%	91.8%
29424	HARTFORD CASUALTY INS CO	15	1	93.3%	87.8%	91.8%
13331	AMERICAN HARDWARE MUTUA	22	2	90.9%	89.7%	91.8%
21180	SENTRY SELECT	31	1	96.8%	95.1%	91.7%
25151	STATE FARM GENERAL INS CO	4	0	100.0%	81.8%	91.7%
37273	FIREMANS FUND INS CO OF WI	20	0	100.0%	95.2%	91.6%
SI	KIMBERLY-CLARK CORPORATIO	30	3	90.0%	90.0%	91.4%
28665	CINCINNATI CASUALTY CO THE	34	1	97.1%	92.9%	91.4%
SI	JOURNAL SENTINEL INC	6	3	50.0%	81.8%	91.4%
SI	COUNTY OF WASHINGTON	25	0	100.0%	91.2%	91.3%
SI	COUNTY OF DODGE	13	1	92.3%	86.8%	91.2%
24880	FIRE & CASUALTY INS CO OF CT	10	0	100.0%	88.9%	91.0%
SI	KRAFT FOODS NORTH AMERICA	0	1	0.0%	50.0%	90.9%

Indicator 6: Accuracy of Weekly Rates and Total Payments - 3rd Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

NAIC	INSURER	Reports	Errors	Accuracy ratio	Year to date	3yr percent
19038	TRAVELERS CASUALTY & SURE	47	3	93.6%	88.6%	90.7%
SI	COUNTY OF ROCK	37	2	94.6%	89.2%	90.5%
23108	LUMBERMEN'S UNDERWRITING A	14	0	100.0%	100.0%	90.4%
26247	AMERICAN GUARANTEE & LIA	20	1	95.0%	95.9%	90.4%
SI	VOLLRATH COMPANY LLC	17	2	88.2%	94.3%	90.3%
37478	HARTFORD INSURANCE CO OF T	1	0	100.0%	79.2%	90.1%
20427	AMERICAN CASUALTY CO OF R	18	4	77.8%	77.8%	90.1%
14117	GRINNELL MUT REINSUR CO	27	2	92.6%	85.0%	90.0%
SI	TEXTRON INC	5	0	100.0%	77.8%	89.9%
SI	DEPT OF TRANSPORTATION	32	1	96.9%	89.4%	89.8%
SI	KWIK TRIP INC	21	4	81.0%	90.8%	89.8%
27855	ZURICH AMERICAN INS OF IL	14	0	100.0%	86.0%	89.8%
SI	LAND O LAKES INC	11	0	100.0%	95.1%	89.7%
33588	FIRST LIBERTY INS CORP THE	45	4	91.1%	87.9%	89.4%
SI	ILLINOIS TOOL WORKS INC	12	3	75.0%	85.0%	89.3%
SI	FORT JAMES OPERATING COMPAN	2	1	50.0%	69.2%	89.3%
SI	FEDERAL EXPRESS CORPORATIO	23	1	95.7%	89.2%	89.0%
10502	MERIDIAN CITIZENS MUTUAL I	3	2	33.3%	72.2%	88.7%
SI	STI HOLDINGS, INC	0	0	0.0%	100.0%	87.9%
22667	ACE AMERICAN INSURANCE CO	101	9	91.1%	87.4%	87.6%
25658	TRAVELERS INDEMNITY COMPA	7	0	100.0%	82.6%	87.6%
22489	HIGHLANDS INSURANCE CO	3	0	100.0%	100.0%	87.5%
24422	LEGION INSURANCE CO	3	0	100.0%	90.9%	87.4%
21261	ELECTRIC INSURANCE CO	21	1	95.2%	92.0%	87.3%
25135	STATE AUTOMOBILE MUTUAL I	6	0	100.0%	87.5%	87.1%
SI	KMART CORPORATION	3	1	66.7%	61.1%	87.1%
33600	L M INSURANCE CORP	4	0	100.0%	75.0%	86.9%
SI	DELPHI CORPORATION	3	1	66.7%	63.2%	86.7%
29785	NN INSURANCE CO	0	0	0.0%	100.0%	86.6%
10804	CONTINENTAL WESTERN INS CO	35	6	82.9%	84.5%	86.2%
14176	HASTINGS MUTUAL INS CO	26	5	80.8%	88.0%	86.2%
26662	MILWAUKEE CASUALTY INSUR	20	5	75.0%	84.6%	85.9%
24732	PENNSYLVANIA GENERAL INSU	0	1	0.0%	70.0%	85.9%
20621	ONEBEACON AMERICA INSURA	1	0	100.0%	85.2%	85.7%
33006	AMERICAN PHYSICIANS ASSUR	14	2	85.7%	90.2%	85.6%
24732	GENERAL INSURANCE CO OF AM	2	0	100.0%	100.0%	85.4%
14516	HARLEYSVILLE LAKE STATES I	14	1	92.9%	90.0%	85.4%
21105	NORTH RIVER INS CO THE	2	2	0.0%	50.0%	85.3%
19690	AMERICAN ECONOMY INS CO	17	1	94.1%	83.3%	85.3%
23582	HARLEYSVILLE INSURANCE CO	9	1	88.9%	96.8%	84.7%
21040	FREMONT INDEMNITY CO	6	1	83.3%	68.8%	84.1%
SI	BENEVOLENT CORPORATION CE	28	3	89.3%	90.0%	84.1%
24074	OHIO CASUALTY INS CO	33	3	90.9%	86.2%	83.6%
18023	STAR INSURANCE CO	18	2	88.9%	93.5%	83.3%
42650	ONEBEACON MIDWEST INS CO	2	1	50.0%	73.1%	83.3%
SI	CONAGRA DAIRY FOODS COMP	1	0	100.0%	85.7%	83.1%
19704	AMERICAN STATES INS CO	10	3	70.0%	84.4%	82.6%
20613	AMERICAN EMPLOYERS INS CO	3	0	100.0%	90.0%	81.8%
19801	ARGONAUT INS CO	9	0	100.0%	100.0%	81.7%
10545	FREMONT CASUALTY INSURAN	2	1	50.0%	77.8%	81.1%

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SI	CONSOLIDATED PAPERS INC	3	2	33.3%	44.4%	80.5%
36919	HAWKEYE SECURITY INS CO	21	2	90.5%	78.4%	80.0%
SI	J C PENNEY CORPORATION INC	17	4	76.5%	75.0%	79.9%
25534	TIG INSURANCE CO	5	0	100.0%	69.2%	78.5%
SI	INTERNATIONAL PAPER COMPAN	32	11	65.6%	74.1%	78.2%
SI	KOHL'S FOOD STORES INC	10	4	60.0%	64.7%	77.2%
45934	AMERICAN COMPENSATION	5	2	60.0%	66.7%	72.7%
20699	ACE PROPERTY AND CASUALTY	1	1	0.0%	-16.7%	59.7%
19828	ARGONAUT MIDWEST INS CO	1	0	100.0%	100.0%	58.8%
		1,847	160	91.3%	89.7%	89.8%